

CLAIMS

1 1. A method of storing, creating, and organizing financial information
2 electronically, the method comprising:
3 establishing a communication session between a first system and a second
4 system;
5 communicating financial information from the second system to the first
6 system corresponding to a first account; and
7 associating the financial information with a folder, category, or group in the
8 first system, the folder being one of a plurality of folders being associated with each
9 other in a hierarchical manner, wherein the plurality of folders are defined by a
10 customer user associated with the first account.

1 2. The method of claim 1, wherein the financial information includes
2 credit card payments, debit card transactions, imaged checks, electronic bill
3 payments or account statements.

1 3. The method of claim 1, wherein associating the financial information
2 with a folder in the first system comprises filing the financial information into the
3 folder based on instructions from the customer user when the financial information
4 is viewed.

1 4. The method of claim 1, wherein associating the financial information
2 with a folder in the first system comprises automatically associating the financial
3 information with a folder upon receipt without human intervention.

1 5. The method of claim 4, wherein automatic filing is based on pre-
2 established criteria.

1 6. The method of claim 5, wherein the pre-established criteria includes
2 merchant categories.

1 7. The method of claim 1, further comprising retrieving documents based
2 on a document storage time stamp, date last accessed, date posted, dollar amount, or
3 by file folder, group, or category.

1 8. The method of claim 1, further comprising communicating financial
2 information from a third system to the first system corresponding to the first
3 account, wherein the third system and the second system contain separate and
4 distinct accounts associated with the customer user.

1 9. The method of claim 1, further comprising providing each of the
2 plurality of folders with a public or private indication, the folders indicated as public
3 being accessible by persons having a shared key given them by the customer user.

1 10. A system for storing, creating, and organizing financial information
2 associated electronically, the system comprising:
3 a host computer coupled to a network and running programmed
4 instructions to provide reporting and folder operations; and
5 a customer user computer connectable to the network, the customer
6 user computer communicating customer user information to the host computer;
7 wherein the host computer provides an on-line environment for a
8 customer user to organize, send, search, create, and save financial information using a
9 hierarchy of folders defined by the customer user, further wherein each folder in the
10 hierarchy of folders includes multiple indicators, whereby searches can be done across
11 folders.

1 11. The system of claim 10, wherein the financial information includes
2 credit card payments, debit card transactions, imaged checks, electronic bill
3 payments or account statements.

1 12. The system of claim 10, wherein financial information is associated
2 with a folder based on instructions from the customer user when the financial
3 information is viewed.

1 13. The system of claim 10, wherein financial information is associated
2 with a folder automatically upon receipt based on user-defined criteria.

1 14. The system of claim 10, wherein the multiple indicators include
2 document storage time stamp, date last accessed, date posted, dollar amount, or by
3 file folder, group, or category.

1 15. A system of storing, creating, and organizing financial information
2 electronically, the system comprising:
3 means for establishing a communication session between a first system and a
4 second system;
5 means for communicating financial information from the second system to the
6 first system corresponding to an first account; and
7 means for associating the financial information with a folder, category, or
8 group in the first computer, the folder, category, or group being one of a plurality of
9 folders, categories or groups being associated with each other in a hierarchical
10 manner, wherein the plurality of folders, categories or groups are defined by a
11 customer user associated with the first account.

1 16. The system of claim 15, wherein the associations of the plurality of
2 folders, categories, or groups can be dynamically modified by the customer user.

1 17. The system of claim 15, further comprising means for conducting a
2 multi-dimensional search of the plurality of folders, categories or groups.

1 18. The system of claim 17, wherein the multi-dimensional search searches
2 financial information in the plurality of folders, categories or groups based on multi-
3 dimensional indicators, whereby the customer user can search and retrieve financial
4 information based on any combination of search criteria.

1 19. The system of claim 15, wherein the associations of the financial
2 information with one or more folders in the plurality of folders, categories or groups
3 are made when the first computer receives the financial information.

1 20. The system of claim 15, wherein the associations of the financial
2 information with one or more folders in the plurality of folders, categories or groups
3 are made at the instruction of the customer user.

1 21. The system of claim 15, further comprising means for storing financial
2 information from accounts at other financial institutions not associated with the first
3 system or the second system.

1 22. The system of claim 15, further comprising means to store electronic
2 copies of scanned documents.

1 23. The system of claim 22, wherein the scanned documents include
2 notarized documents.

1 24. The system of claim 22, wherein the scanned documents include
2 imaged checks.

1 25. The system of claim 15, further comprising means for creating
2 entitlements to share access to designated folders and documents.